

EXHIBIT 6

[illegible]

Year:	2019	2018	2017	2016	2015	2014	2013
Average Issue Age:	58	57	57	56	56	57	58
Age 80 MDB:	\$306	\$313	\$272	\$281	\$292	\$295	\$312
Effective average compound rate:	2.9%	3.0%	2.2%	2.4%	2.5%	2.7%	3.1%

Year:	2019	2018	2017	2016	2015	2014	2013
Election Rate:	81.5%	76.9%	34.7%	32.8%	33.9%	27.8%	24.0%

Note: The difference between 2018 and 2017 was attributable to an insurer which contributed FPO data starting in 2018. It issues negative election FPOs.

2020 Milliman LTCI Survey Product Exhibit

1	COMPANY NAME	Bankers Life		Knights of Columbus		MassMutual Financial Group		Mutual of Omaha				
2	Product Type	Comprehensive		Facility-Only	Comprehensive	Comprehensive	Comprehensive					
3	Product Marketing Name	SimpleChoice TQ Standard	SimpleChoice TQ Premier & Elite	Long Term Care Plus NHC2	Long Term Care Plus LTC2	SignatureCare 600	Mutual Care Secure Solution	Mutual Care Custom Solution				
4	Product Form Number	GR-N620	GR-N650	ICC14 NHC2 7-14	ICC14 LTC2 7-14	MM600P	LTC13					
5	Year First LTCI Product Offered	1985		2000		2008	1987					
6	Year Current LTCI Product Was Priced	2013		2014		2017	2013					
7	Jurisdictions LTCI Available	All States (BCLIC in NY)		All States & DC		All States & DC & PR	All States & DC					
8	State Partnerships (as of January 1, 2020)	40 (Including CT, IN)		None		38	38					
9	Financial Ratings (as of December 31, 2019)											
10	A.M. Best	A-		A+		A++	A+					
11	Standard and Poor's	A-		AA+		AA+	A+					
12	Moody's	A3		Not Rated		Aa3	A1					
13	Fitch	A-		Not Rated		AA+	Not Rated					
14	COMDEX Ranking (as of May 1, 2020)	62		98		98	90					
15	Statutory Financials (Millions)											
16	Assets (December 31, 2019)	\$16,369		\$26,861		\$279,937	\$9,107					
17	Capital & Surplus (December 31, 2019)	\$1,177		\$2,281		\$18, 893	\$3,140					
18	Percent Increase (Assets, Surplus)			6%, 8%		10%, 21%	13%, -1%					
19	LTCI Premium (Millions)											
20	2019 First Year Premium	\$2.5		\$6.0		\$6.2	\$46.3					
21	2019 End of Year In-Force Premium	\$363.0		\$75.3		\$254.9	\$508.9					
22	Percent Increase (New Business, In-Force)	-7%, -7%		24%, 4%		-22%, 3%	0%, 8%					
23	LTCI Lives Insured											
24	2019 First Year Issued	893		1,648		1,882	17,165					
25	2019 End of Year In-Force	190,865		49,804		91,559	212,758					
26	Percent Increase (New Business, In-Force)	-28%, -7%		-14%, 2%		-26%, 0%	-1%, 6%					
27	Product Ranges and Elimination Period Terms											
28	Issue Age Range	18 - 84		18 - 75		40-69 (age nearest birthday)	30 - 79					
29	Daily, Weekly or Monthly Benefit Range	\$40 - \$400		\$1,500 - \$15,000/Month		\$100-\$400	\$1,500 - \$10,000/Month					
30	Benefit Periods and/or Pools	1, 2, 3		3, 5, 10		2, 3, 4, 5, 6	2, 3, 4, 5	\$50,000 - \$500,000 (up to 8.3 years)				
31	Elimination Periods	0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460		30, 90, 180 (cut in half for HCBC with care coordination)**		90	90, 180, 365	0, 30, 60, 90, 180, 365				
32	Vanishing, Cumulative	Yes, Yes		Yes, No		Yes, Yes	Yes, Yes					
33	Elimination Period Crediting	3 HC/Week = 7		Calendar Days		1 HC/Week = 7	Calendar Days After 1st Expense					
34	0-day HCBC EP with longer NH EP	NA		Facility-Only	NA	Extra Cost, HC Days Retire FC EP	Extra Cost; HC Days Retire FC EP					
35	Product Benefits											
36	Number of: Benefit Pools, EPs	1,1		Facility Only	1, 1	1, 1	1, 1					
37	Partial Cash (Disability) Alternative	NA		NA		NA	30% (Automatic)	40% (Automatic)				
38	Additional Cash Benefit	25% (Extra Cost)					NA					
39	HCBC Payment Basis	Weekly	Monthly	Facility Only	Monthly	Daily (Monthly Extra \$)	Monthly					
40	Assisted Living (Percent of NH Max)	50%	100%	100%	100%	100%	50%, 75%, 100%					
41	Home Care Health Aide (Percent of NH Max)		50%, 100%	Facility Only								
42	Independent Professional											
43	Homemaker Services	Must Be Incidental		Facility Only	Same as Custodial Care	Same as Custodial Care	Same as Custodial Care					
44	Informal Care (Other Than Family)	Not Covered				Not Covered	Cash Alternative Has 0 Day EP; if used it Delays Satisfying the EP					
45	Informal Family Care											
46	Benefit Increase Features											
47	Lifetime Compound Increases (Level Premium)	2%, 3%, 4%, 5%		3%, 5%		3%, 5%	3%, 4%, 5%	1% to 5%, 0.25% increments & Buy-Up Option				
48	Lifetime Simple Increases (Level Premium)	5%		NA		NA	NA					
49	Other Increases (Level Premium)	2 Decreasing Inflation Options Are Also Offered (See Other Comments)					3% or 5% CBIO for 20 Years	Above w/ 10, 15, or 20 yr periods				
50	Future Purchase Options (FPO)	15% Every 3 Years		Board-set % Every 2 Years Until 2 Straight Declines or On Clm			NA	NA	No FPO. Buy-up option allows % incr each yr not to exceed 5%, Avail prior to sooner of 20 yrs or age 75 and not chronically ill			
51	Benefit Increase Comments	FPO: To 89 If No Declines or Claims										
52	Other Comments	5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; Facility Only; NTQ				NA	Electronic App	Rider Doubles MMB for Professional HC				

2020 Milliman LTCI Survey Product Exhibit

53	COMPANY NAME	Bankers Life and Casualty Company		Knights of Columbus			Mutual of Omaha Insurance Company		
54	Product Marketing Name	SimpleChoice TQ Standard	SimpleChoice TQ Premier & Elite	Long Term Care Plus NHC2		Long Term Care Plus LTC2	SignatureCare 600	Mutual Care Secure Solution	Mutual Care Custom Solution
55	Sales Rep/Source for More Info	www.bankerslife.com		dan.hill@kofc.org			800-767-1000	1-800-693-6083	
56	Ancillary Benefits								
57	Bed Reserve Days/Year, Respite during EP?	60 + Other, No	60 + Other, 21	21, 21			60 + Other, 30	30 + Other, 30	
58	Alternative Plan of Care (APC)	No	Contractual After EP	Contractual After EP			No	Contractual After EP	
59	Home Modification	NA	30 x MDB	Facility Only	min (45 x MDB, \$5000)*		2 x Mo Max	2 x Mo Max If Care Coord Is Used*	
60	Caregiver Training Benefit		25% of Monthly HC			\$500/Calendar Year	Included Above	Included Above*	
61	Emergency Alert		5% HC MMB; Max 12 Months			APC w/Care Co-ord			
62	Equipment Benefit					Included Above*			
63	Drug, Ambulance Benefit	NA, \$75/Trip x 4x/Year		NA, \$250/Year				NA	
64	Claims Issues								
65	Conditional Receipt Protection	No		No			Full, After UW Req't	Full, After UW Req't	
66	Coverage Beyond USA	Canada (Other = 30 Days)		Canada & US Territories			NA	Canada & UK; Indemnity for Other (365)	
67	Provider Discounts (Directly or Indirectly)	No		LifePlans Provider Discount Program*			No	No	
68	Care Coordination Available From	Through Network		Through Network** or up to \$500/yr for client's choice			Company Staff	Company Staff	
69	Third Party Care Coordinator Limits	None		\$500/yr for client's choice			None	None	
70	Independent Review	Extended to IF in states with IR		Extended to All Claimants			As Required by Law	As Required by Law	
71	Premiums and Discounts								
72	Gender-distinct or Unisex pricing	Gender-Distinct		Gender-Distinct			Gender-Distinct	Gender-Distinct	
73	Preferred Discount	10%		10%			10%	15%	
74	Substandard Extra Ratings	25%		50%			25%	25%, 50%	
75	Two-Spouse, Two-Partner Discounts	35%, 10%		30%, 0%			15%, 15%	30%, 30%	
76	Requires Identical Coverage	No		No			No	No	
77	If Spouse is a Surprise Decline	One-spouse discount		One-spouse discount			One-spouse discount	One-spouse discount	
78	If Spouse answers "Yes" to "Knock-Out" question								
79	One-Spouse Discount (Only 1 Spouse Applies)	15%		15%			15%	15%	
80	Maximum Best UW Class & Spouse Discount	41.5%		37%			24%	40.5%	
81	Later Marriage Earns Discount For:	IF & New Spouse (if within two years); Otherwise, New Spouse gets one-buy discount		New Spouse gets 15% discount			IF (If Same Series) & New Spouse	If Same Policy Series, IF & New Spouse; Otherwise new spouse gets 15% discount	
82	When are dividends or credits expected to start?	NA		NA			Not Illustrated	NA	
83	Most Common Employer, Affinity Discount	NA, 5%					NA	5% (Not Employer Sponsored), 5%	
84	Minimum Size Employer Group, Number Apps	NA						5 Apps, Common Employer Program Only	
85	Minimum Size Affinity Group, Number Apps	Varies						100, 10	
86	Modal Factors (SA, Q, M, PAC)	51.50%, 26.25%, 9.17%, 8.58%		52%, 26.5%, NA, 8.65%			52%, 26.5%, NA, 8.8%	51%, 26%, NA, 9%	
87	Credit Card: Frequencies Accepted	None		None			None	None	
88	Non-Level Premiums								
89	Fixed Periods	NA		NA			NA	NA	
90	Paid Up at Ages								
91	Waiver of Premium								
92	First Premium Waived (Days)	Elimination		Elimination			Elimination	Elimination	
93	HCBC Waiver	Yes		Yes			Yes	Yes, With 8 Days of Care/Month	
94	Joint Waiver	Extra Cost	Automatic	Not Offered			Extra Cost	Not Offered	Extra Cost
95	Return of Premium Upon Death (ROP)								
96	ROP Design #1	Net; Grades from 10% @ 4th Year to 100% @ Year 20+		Automatic: Net, Death Before 65			100% Gross	Net, 3 x initial MMB after 10 yrs	
97	Other ROP Design(s)	NA		NA			NA	NA	Net, 100%; Net 100% to 65
98	Other Riders & Features								
99	Paid Up Survivor Benefit	Extra Cost		Not Offered			Extra Cost	Not Offered	Extra Cost
100	Both People Must Survive Number of Years	10		NA			10	NA	10
101	Claim-Free Requirement?	No					No		No
102	Shared Care Benefit	Permanent Extra \$, Third Pool		Available with 3-year or 5-year BP in lieu of couples discount			Not available	Permanent Extra \$	
103	Other Shared Care Aspects			NA			NA	Must Leave 1 Year for Living Spouse	
104	Restoration of Benefits	Extra Cost	Included				Not Available	NA	
105	Other Comments	Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Prem is Unchanged; Return of Premium Applies on Lapse Also.		Claims subject to "usual and customary"; Caregiver training and care management benefits do not count against monthly max but do count against lifetime max			Return of Premium Rider applies at time of lapse also	Spouse Security Benefit Pays 60% of Reimbursement Benefit; 5% "Common Employer" Discount But Employer Cannot Be Involved in Any Way	
106	Combination Policies Offered	None		None			Life	None	

2020 Milliman LTCI Survey Product Exhibit

1	COMPANY NAME	National Guardian Life Insurance Company		New York Life Insurance Company		Thrivent
2	Product Type	Comprehensive	Work-Site	Comprehensive		Comprehensive
3	Product Marketing Name	EssentialLTC	EssentialLTC Employer Group	NYL My Care	NYL Secure Care	Long-Term Care Insurance
4	Product Form Number	ICC16-NLTC100P		ICC18-LTCD	ICC14-LTC6	ICC13 H-HX-LTC
5	Year First LTCI Product Offered	2016		1988		1987
6	Year Current LTCI Product Was Priced	2016		2018	2016	2016
7	Jurisdictions LTCI Available	All States & DC (except CA, MT, NY)	Not in AZ, CA, DC, FL, ME, MT, NY	All States & DC		All States & DC (except NY)
8	State Partnerships (as of January 1, 2020)	35		35		41 (Including IN)
9	Financial Ratings (as of December 31, 2019)					
10	A.M. Best	A-		A++		A++
11	Standard and Poor's	Not Rated		AA+		Not Rated
12	Moody's	Not Rated		Aaa		Not Rated
13	Fitch	Not Rated		AAA		AA+
14	COMDEX Ranking (as of May 1, 2020)	Not Ranked		100		99
15	Statutory Financials (Millions)					
16	Assets (December 31, 2019)	\$4,719		\$330,806		\$102,221
17	Capital & Surplus (December 31, 2019)	\$390		\$26,965		\$10,065
18	Percent Increase (Assets, Surplus)	5%, 7%		6%, 9%		13%, 10%
19	LTCI Premium (Millions)					
20	2019 First Year Premium	\$3.8		\$17.3		\$9.4
21	2019 End of Year In-Force Premium	\$9.6		\$308.5		\$204.6
22	Percent Increase (New Business, In-Force)	3%, 62%		4%, 3%		-12%, 1%
23	LTCI Lives Insured					
24	2019 First Year Issued	746		5,861		3,042
25	2019 End of Year In-Force	1,486		147,868		120,846
26	Percent Increase (New Business, In-Force)	55%, 96%		6%, 1%		-17%, -2%
27	Product Ranges and Elimination Period Terms					
28	Issue Age Range	40-79 (age nearest birthday)		25-79		18 - 79
29	Daily, Weekly or Monthly Benefit Range	\$50 - \$300		\$50-\$400		\$1,500 - \$15,000/Month
30	Benefit Periods and/or Pools	2, 3, 4, 5, 6, LT		\$50,000-\$500,000 in increments of \$5K; Max=60 x MMB	2, 3, 5, 7	2, 3, 4, 5, 8
31	Elimination Periods	0, 30, 90, 180		Deductible= 3, 6, 9 or 12 x MMB (then 20% co-pay)	90, 180, 365 (20 for HCBC*)	30, 90, 180
32	Vanishing, Cumulative	Yes, Yes		Yes, Yes		Yes, Yes
33	Elimination Period Crediting	Service Days		Dollars spent	Service Days	1 HC/Week=7
34	0-day HCBC EP with longer NH EP	Extra Cost; HC Days Retire FC EP		NA		Extra Cost; HC Days Retire FC EP
35	Product Benefits					
36	Number of: Benefit Pools, EPs	1, 1		1, 0 (deductible ilo EP)	1,1	1,1
37	Partial Cash (Disability) Alternative	NA		NA		NA
38	Additional Cash Benefit					10% in Facilities but 15% at Home (Extra Cost)
39	HCBC Payment Basis	Daily		Monthly	Daily (Monthly@31 x MDB*)	Monthly
40	Assisted Living (Percent of NH Max)	100%		100%		100%
41	Home Care Health Aide (Percent of NH Max)			100%	50%, 80%, 100%	
42	Independent Professional			Not Covered		
43	Homemaker Services	Same As Custodial Care		1 day/wk if 2 LTC days provided		Same As Custodial Care
44	Informal Care (Other Than Family)	Not Covered		Not Covered	50% of HC MDB up to 365 days with 4+ hrs of care/day from non-Partner.	Not Covered
45	Informal Family Care					
46	Benefit Increase Features					
47	Lifetime Compound Increases (Level Premium)	3%, 5%		2%, 3%, 5%	3%, 5%	1%, 2%, 3%, 5%
48	Lifetime Simple Increases (Level Premium)	NA		NA	3%	NA
49	Other Increases (Level Premium)			Benefits increase based on CPI-U (cap: 7.5%/yr) until declined 2x or age 95.	Based on CPI-U (cap: 7.5%/yr)	
50	Future Purchase Options (FPO)				Premiums & benefits increase based on CPI-U (cap: 7.5%/yr)	FPO Provides Automatic 5% Increases Each Yr Until Declined 3 x In a Row. Always Applies When premium is waived.
51	Benefit Increase Comments	3% of 5% Step-Rated: Premiums increase a flat amount each year		CPI FPO increases use attained-age price per unit	CPI increases maintain original-age price per unit	
52	Other Comments	Single Premium is available, facilitating \$1035 exchanges		Deductible instead of EP; 20% co-pay	Partners Benefit Rider provides Jt WP and Shared EP	Must meet eligibility requirements for fraternal membership.

2020 Milliman LTCI Survey Product Exhibit

53	COMPANY NAME	National Guardian Life Insurance Company		New York Life Insurance Company		Thrivent
54	Product Marketing Name	EssentialLTC	EssentialLTC Employer Group	NYL My Care	NYL Secure Care	Long-Term Care Insurance
55	Sales Rep/Source for More Info	888-505-2332 or www.ngl-essentiallltc.com		(800) 224-4582		1-800-THRIVENT
56	Ancillary Benefits					
57	Bed Reserve Days/Year, Respite during EP?	30 + Other, 30		60 + Other, 30		60 + Other, 2 x Monthly Max
58	Alternative Plan of Care (APC)	No		Contractual When Benefit Eligible		Contractual After EP
59	Home Modification	Not Covered		NA	Grab bars, hand rails, ramps	2 x Monthly Max *
60	Caregiver Training Benefit	5 x MDB		20% x MMB	5 x Facility MDB	2 x Monthly Max
61	Emergency Alert	Up to \$50/Month		NA		Included Above *
62	Equipment Benefit	Not Covered		\$5,000	\$4,000	
63	Drug, Ambulance Benefit	NA		NA		NA
64	Claims Issues					
65	Conditional Receipt Protection	No		Up to \$5000 for 60 days after app	Up to \$1000 for 60 days after app	Full, After UW Req't
66	Coverage Beyond USA	Canada (others = 30 days)		3 x MMB	100 x Facility MDB	2x Max Monthly Benefit
67	Provider Discounts (Directly or Indirectly)	No		No		No
68	Care Coordination Available From	Through Network		Through Network	Through Network *	Through Network
69	Third Party Care Coordinator Limits	None		None		None
70	Independent Review	As Required By Law		Extended to IF in States with IR		Extended to IF in States with IR
71	Premiums and Discounts					
72	Gender-distinct or Unisex pricing	Gender-Distinct	Unisex	Gender-Distinct		Gender-Distinct
73	Preferred Discount	20%	NA	NA		10%
74	Substandard Extra Ratings	25%	NA	25%, 50%, 75%, 100%	50%, 100%	25%, 50%
75	Two-Spouse, Two-Partner Discounts	Together pay female premium at the older insured's age	Together pay premium at the older insured's age	25%, 25%		20%, 20%
76	Requires Identical Coverage	Yes		No		No
77	If Spouse is a Surprise Decline	Single Person Price at that person's age		One-spouse discount	No Discount	One-spouse discount
78	If Spouse answers "Yes" to "Knock-Out" question					
79	One-Spouse Discount (Only 1 Spouse Applies)	0%		10%	0%	5%
80	Maximum Best UW Class & Spouse Discount	52% (same age couple)		25%		30%
81	Later Marriage Earns Discount For:	Neither		New Spouse		IF & New Spouse
82	When are dividends or credits expected to start?	NA		End of 3rd year	End of 10th year	NA
83	Most Common Employer, Affinity Discount	5%, 5%	NA	5%, 5%; not for SSTO		
84	Minimum Size Employer Group, Number Apps	5, 2-5 varies by state		None, None		
85	Minimum Size Affinity Group, Number Apps	10, 1	NA			
86	Modal Factors (SA, Q, M, PAC)	52%, 27%, 8.75%, 8.75%		51%, 26%, NA, 9%		50.8%, 25.6%, NA, 8.6%
87	Credit Card: Frequencies Accepted	None		None		None
88	Non-Level Premiums					
89	Fixed Periods	1, 10		NA		10
90	Paid Up at Ages	NA				NA
91	Waiver of Premium					
92	First Premium Waived (Days)	Elimination		After Deductible	Elimination	Elimination
93	HCBC Waiver	Extra Cost		Yes		Yes
94	Joint Waiver	Automatic		NA	Extra Cost	Automatic w/ Shared Care
95	Return of Premium Upon Death (ROP)					
96	ROP Design #1	100% Gross or Net; 2nd-to-die		Automatic, Net, Death Before 65	Net, 100%	Net, 100% for death after 10 years
97	Other ROP Design(s)	Can add Cash Surrender Option (grades up to 80% after 4 years)		NA		NA
98	Other Riders & Features					
99	Paid Up Survivor Benefit	Not Offered		Not Offered		Extra Cost
100	Both People Must Survive Number of Years	NA		NA		10
101	Claim-Free Requirement?					Yes
102	Shared Care Benefit	Permanent Extra \$,Third Pool		Permanent Extra \$	Permanent Extra \$, Third Pool	Extra Cost Ends If Partner Dies
103	Other Shared Care Aspects	NA		Cannot be unilaterally taken away		Pool Depleted, Spouse < 86 & No Clm in 2 Yrs, Can Buy 2 Yr BP
104	Restoration of Benefits			NA	> 12 mos of not being chronically ill	NA
105	Other Comments	Markets ROP & Surrender Option as alternative to Combo Policies. Can use \$1035.		Premium gtd for 3 yrs; FY 5% discount if other NYLIC policy	Qual'd EP costs can be reimbursed at end of next cal.yr after claim ends if policy is still IF (EP reinstated).	5-Year Rate Guarantee; Couples' discount applies to same generation 3-year co-habitants
106	Combination Policies Offered	See row 105		Life		None

2020 Milliman LTCI Survey

Company (Product): Most Common Rating Class; \$100/Day; 90 Day Elimination Period

90 Day Elimination / Five-Year Benefit Period		UW Class of Displayed Premiums	Single Insured																								Male & Female Couple the Same Age														
			Without Benefit Increases																5% Compound Benefit Increases								Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases						
			Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70				
Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bankers SimpleChoice TQ Premier & Elte LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Country Life TQ Comprehensive LTC	2/2	445	691	703	1,102	1,193	1,886	2,536	3,942	1,332	2,256	1,718	2,852	2,318	3,798	3,842	6,154	2,394	4,204	2,628	4,496	3,227	5,395	4,755	7,732	966	1,535	2,617	5,506	3,049	3,884	5,198	8,497	5,608	6,055	7,329	10,615				
Long Term Care Plus NHC2	2/3	355	559	481	775	897	1,436	1,915	2,925	Not Provided		Not Provided		Not Provided		Not Provided		1,848	3,154	1,944	3,274	2,539	4,130	3,931	6,019	640	879	1,633	3,388	Not Provided				3,502	3,653	4,668	6,965				
Long Term Care Plus LTC2	2/3	459	718	636	1,004	1,118	1,589	2,382	3,527	Not Provided		Not Provided		Not Provided		Not Provided		2,343	3,837	2,403	3,915	3,100	4,832	4,722	6,942	823	1,148	1,895	4,137	Not Provided				4,326	4,422	5,553	8,165				
MassMutual SignatureCare 500	2/4	620		788		1,262		2,914		Not Provided		Not Provided		Not Provided		Not Provided		3,377	3,379			3,692		6,002		868	1,103	1,766	4,079	Not Provided				4,728	4,731	5,168	8,403				
MassMutual SignatureCare 600	2/3	573	933	858	1,423	1,502	2,457	NA	NA	1,443	2,610	1,651	3,002	2,316	4,047	NA	NA	3,721	6,856	3,448	6,552	3,671	6,656	NA	NA	1,280	1,939	3,365	NA	3,444	3,955	5,408	NA	8,990	8,500	8,777	NA				
Mutual of Omaha Secure Solution	2/4	559	910	690	1,084	965	1,623	2,150	3,348	1,180	1,962	1,418	2,406	1,781	3,175	2,904	4,892	2,733	4,880	2,901	5,327	3,071	5,646	3,990	7,078	1,028	1,242	1,812	3,849	2,199	2,677	3,469	5,457	5,329	5,760	6,102	7,748				
NGL EssentialLTC	2/3	516	786	660	1,011	973	1,496	2,131	3,206	1,177	1,791	1,398	2,143	1,791	2,752	3,005	4,521	2,762	4,203	2,902	4,448	3,173	4,876	3,964	5,964	786	1,011	1,496	3,206	1,791	2,143	2,752	4,521	4,203	4,448	4,876	5,964				
NGL EssentialLTC Employer Group	1/1	707	707	910	910	1,346	1,346	2,886	2,886	1,612	1,612	1,929	1,929	2,477	2,477	4,069	4,069	3,783	3,783	4,003	4,003	4,388	4,388	5,367	5,367	707	910	1,346	2,886	1,612	1,929	2,477	4,069	3,783	4,003	4,388	5,367				
NYL Secure Care	1/3	745	974	981	1,361	1,471	2,239	3,171	4,659	2,647	3,897	2,840	4,316	3,386	5,533	5,703	9,092	5,157	8,541	4,727	7,883	4,928	8,657	7,435	12,439	1,290	1,757	2,782	5,873	4,908	5,367	6,689	11,096	10,273	9,457	10,189	14,906				
NYL My Care	1/5	643	942	806	1,248	1,111	1,787	2,115	3,503	1,466	2,514	1,600	2,819	1,921	3,395	2,949	5,244	2,664	5,349	2,664	5,349	2,741	5,358	3,834	7,200	1,189	1,541	2,173	4,214	2,986	3,315	3,987	6,145	6,010	6,010	6,074	8,275				
Thrivent Long-Term Care Insurance	2/4	480	690	720	1,110	1,170	1,890	2,310	3,780	1,171	2,070	1,469	2,575	1,954	3,459	3,119	5,481	2,520	5,009	2,700	5,073	3,065	5,727	4,204	7,711	936	1,464	2,448	4,872	2,593	3,060	4,330	6,880	6,024	6,218	7,034	9,532				

90 Day Elimination / Three-Year Benefit Period																																					
Bankers SimpleChoice TQ Standard LTC GR-N620	2/3	292	425	450	687	760	1,185	1,708	2,577	748	1,185	1,039	1,653	1,489	2,334	2,680	4,005	1,708	2,759	1,981	3,154	2,407	3,744	3,726	5,507	466	739	1,264	2,785	1,256	1,750	2,485	4,346	2,904	3,338	3,998	6,001
Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	391	577	603	941	1,027	1,617	2,280	3,486	994	1,590	1,385	2,213	1,995	3,141	3,605	5,427	2,313	3,738	2,677	4,268	3,247	5,070	4,997	7,435	635	1,014	1,763	3,939	1,680	2,339	3,338	5,871	3,972	4,559	5,546	8,493
Country Life TQ Comprehensive LTC	2/2	385	571	604	908	1,022	1,551	2,175	3,243	1,131	1,835	1,461	2,331	1,976	3,117	3,280	5,048	2,120	3,593	2,310	3,827	2,782	4,569	4,119	6,463	813	1,285	2,187	4,606	2,521	3,223	4,330	7,079	4,856	5,217	6,248	8,995
Long Term Care Plus NHC2	2/3	324	479	431	655	794	1,201	1,671	2,425	Not Provided		Not Provided		Not Provided		Not Provided		1,553	2,493	1,637	2,595	2,143	3,288	3,324	4,798	562	760	1,396	2,967	Not Provided				2,832	2,963	3,802	4,024
Long Term Care Plus LTC2	2/3	409	604	565	839	927	1,368	1,940	2,758	Not Provided		Not Provided		Not Provided		Not Provided		1,943	2,893	1,996	3,047	2,492	3,789	3,716	5,468	709	983	1,606	3,289	Not Provided				3,448	3,530	4,397	6,429
MassMutual SignatureCare 500	2/4	504		640		1,025		2,368		Not Provided		Not Provided		Not Provided		Not Provided		2,745	2,747			3,001		4,879		706	896	1,436	3,315	Not Provided				3,843	3,845	4,201	6,830
MassMutual SignatureCare 600	2/3	465	758	698	1,156	1,221	1,997	NA	NA	1,173	2,121	1,342	2,440	1,882	3,289	NA	NA	3,025	5,572	2,803	5,325	2,983	5,410	NA	NA	1,040	1,576	2,735	NA	2,800	3,214	4,396	NA	7,307	6,909	7,134	NA
Mutual of Omaha Secure Solution	2/4	428	649	525	774	751	1,159	1,684	2,420	902	1,399	1,079	1,718	1,386	2,268	2,275	3,536	2,089	3,480	2,207	3,804	2,390	4,033	3,126	5,117	753	909	1,337	2,873	1,611	1,958	2,558	4,068	3,898	4,208	4,496	5,769
NGL EssentialLTC	2/3	413	629	528	809	779	1,197	1,705	2,565	942	1,433	1,119	1,715	1,433	2,202	2,404	3,617	2,210	3,363	2,322	3,559	2,538	3,901	3,172	4,771	629	809	1,197	2,565	1,433	1,715	2,202	3,617	3,363	3,559	3,901	4,771
NGL EssentialLTC Employer Group	1/1	566	566	728	728	1,077	1,077	2,309	2,309	1,290	1,290	1,543	1,543	1,982	1,982	3,255	3,255	3,026	3,026	3,203	3,203	3,511	3,511	4,294	4,294	566	728	1,077	2,309	1,290	1,543	1,982	3,255	3,026	3,203	3,511	4,294
NYL Secure Care	1/3	644	777	794	1,017	1,154	1,615	2,430	3,326	2,014	2,788	2,152	2,994	2,549	3,827	4,288	6,232	3,911	5,955	3,554	5,415	3,723	5,983	5,580	8,476	1,066	1,358	2,076	4,317	3,602	3,860	4,782	7,890	7,400	6,727	7,279	10,542
NYL My Care	1/5	529	695	650	913	871	1,302	1,613	2,479	1,155	1,817	1,236	2,013	1,460	2,374	2,258	3,699	2,087	3,819	2,087	3,819	2,125	3,819	2,969	5,167	918	1,172	1,630	3,070	2,229	2,436	2,875	4,468	4,429	4,429	4,458	6,102
Thrivent Long-Term Care Insurance	2/4	390	540	570	810	900	1,350	1,770	2,730	928	1,528	1,140	1,920	1,530	2,579	2,425	4,122	1,919	3,542	2,069	3,783	2,340	4,266	3,239	5,733	744	1,104	1,800	3,600	1,965	2,448	3,287	5,238	4,369	4,681	5,285	7,178

2020 Milliman LTCI Survey

Shared care premiums for each carrier’s most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

90 Day Elimination / Five-Year Benefit Period SHARED CARE														
		Male & Female Couple the Same Age												
		3rd Pool?	Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Country Life Insurance Company	Country Life TQ Comprehensive LTC	No	1,055	1,677	2,859	6,016	3,332	4,244	5,679	9,283	6,127	6,616	8,008	11,598
Knights of Columbus	Long Term Care Plus NHC2	No	914	1,256	2,333	4,840	Not Provided				5,002	5,219	6,668	9,950
Knights of Columbus	Long Term Care Plus LTC2	No	1,176	1,640	2,707	5,910	Not Provided				6,181	6,318	7,933	11,664
Mutual of Omaha Insurance Company	Mutual of Omaha Secure Solution	No	1,193	1,440	2,102	4,464	2,551	3,105	4,024	6,330	6,182	6,681	7,078	8,987
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	872	1,122	1,660	3,559	1,988	2,379	3,055	5,018	4,666	4,937	5,412	6,620
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	785	1,010	1,494	3,203	1,790	2,141	2,749	4,516	4,199	4,444	4,871	5,958
New York Life Insurance Company	NYL Secure Care	Yes	1,612	2,196	3,478	7,341	6,135	6,709	8,361	13,870	12,841	11,822	12,736	18,632
New York Life Insurance Company	NYL My Care	No	1,296	1,741	2,564	5,098	3,493	3,944	4,824	7,558	7,032	7,152	7,350	10,179
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	1,086	1,698	2,840	5,652	3,008	3,753	5,023	7,980	6,987	7,213	8,159	11,057
90 Day Elimination / Three-Year Benefit Period SHARED CARE														
		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	Yes	611	972	1,643	3,565	1,671	2,328	3,280	5,649	3,862	4,440	5,278	7,801
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	Yes	832	1,333	2,292	5,041	2,234	3,111	4,407	7,632	5,283	6,064	7,321	11,041
Country Life Insurance Company	Country Life TQ Comprehensive LTC	No	963	1,523	2,592	5,459	2,988	3,820	5,132	8,390	5,756	6,183	7,405	10,661
Knights of Columbus	Long Term Care Plus NHC2	No	802	1,086	1,995	4,066	Not Provided				4,046	4,233	5,432	8,122
Knights of Columbus	Long Term Care Plus LTC2	No	1,013	1,404	2,294	4,698	Not Provided				4,962	5,025	6,281	9,184
MassMutual Financial Group	MassMutual SignatureCare 500	Yes	910	1,156	1,852	4,277	Not Provided				4,957	4,960	5,419	8,810
Mutual of Omaha Insurance Company	Mutual of Omaha Secure Solution	No	874	1,055	1,551	3,333	1,868	2,271	2,967	4,719	4,522	4,881	5,215	6,693
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	761	979	1,448	3,104	1,734	2,075	2,664	4,376	4,069	4,306	4,720	5,773
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	684	881	1,303	2,793	1,561	1,867	2,398	3,939	3,662	3,875	4,248	5,196
New York Life Insurance Company	NYL Secure Care	Yes	1,332	1,698	2,596	5,396	4,502	4,825	5,977	9,863	9,250	8,408	9,099	13,177
New York Life Insurance Company	NYL My Care	No	1,001	1,324	1,923	3,714	2,608	2,899	3,479	5,495	5,182	5,271	5,394	7,505
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	930	1,380	2,250	4,500	2,456	3,235	4,109	6,547	5,461	5,852	6,606	8,972
90 Day Elimination / \$200,000 Benefit Period SHARED CARE														
		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha Insurance Company	Mutual of Omaha Custom Solution	No	1,276	1,539	2,262	4,857	2,825	3,404	4,387	6,897	6,614	7,143	7,619	9,771
90 Day Elimination / \$100,000 Benefit Period SHARED CARE														
		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha Insurance Company	Mutual of Omaha Custom Solution	No	840	1,014	1,494	3,235	1,860	2,240	2,892	4,588	4,346	4,692	5,019	6,493